



The State of Housing in Maryland

Maryland Municipal League (MML)

Maryland Association of Counties (MACo)

*****IMPORTANT*****

Housing Policy is an incredibly large sphere to cover within 30 minutes. This presentation represents a very high-level overview of the most pressing issues that intersect housing and local government. Please reach out to MACo/MML staff with any questions or for more information on a specific issue.

Where do local governments fit into housing?

Counties & Municipalities are the closest units of government to the people. The decisions and implications of housing policy have the greatest impact on these jurisdictions.



Counties

- Major actors when it comes to land use
 - Planning for preservation or growth within certain areas
 - Preservation of agricultural or natural areas
 - Planning for high or low density development
- Major actors in the development and operation of infrastructure
 - Transportation
 - Public Services
- Major actors in delivering and implementing programs
 - Incentives to encourage growth
 - Housing assistance & eviction prevention
 - Social programs many people will need should they become homeless

Municipalities

- Major Actors in Land Use and Growth Plans
 - Planning for growth at all income levels
 - Infrastructure development
- The Facilitator
 - Purchase land --> develop infrastructure --> sell to developer



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Housing Policy Objectives

**Keep people in
their homes.**

**Encourage the
development of
new affordable
housing stock.**

**Preserve
existing
affordable
housing stock.**

Local Government Successes

Prince George's – Right of First Refusal

- A program to preserve affordable housing by giving affordable housing nonprofits (through the county) the right to buy a property before being sold on private market. Attached are funding schemes to help nonprofits keep units affordable.
- Preserved over 1200 units within past 18 months

Queen Anne's - Moderately Priced Dwelling Unit (MPDU) Program

- Operates two loan programs to help people below medium income purchase homes on the market.
- Fee in lieu supports placement and rental assistance within incorporated areas of the County

Baltimore County – Unveiling Historic Action on Housing

- Housing Opportunities Fund
- Process to Define and Address Vacant and Blighted Structures
- Making a huge push to keep people from becoming unhoused.
- More to come within within the year...

Anne Arundel – Biggest Production and Preservation Pipeline in History

- 2015 – 2020: 362 units preserved and/or created
- 2020 – 2025: 201 already constructed; 1371 additional units in progress.

Major Challenges

Fixable

- More Tools for Local Governments
 - Revise Land Banking Statute
 - Incentives for further development; creation/preservation of affordable housing
 - Direct Assistance
 - Rental Assistance
 - Home Repairs
 - Transitional Housing
- Infrastructure
 - Water & Sanitation
 - Power and Electrification
 - Schools, Hospitals, Parks, etc.
 - Public Transportation

Major Trade Offs

- State and Local Building Regulations
 - Building Codes
 - Fire Suppression
 - Adequate Public Facilities (APF or APFO)
 - Building Energy Performance Standards (BEPS)

Realities With No Easy Solution

- Broader Economic Forces
 - Local Economies
 - Real Estate Markets
 - Labor Market
 - Supply Chain
 - Cost of Materials
 - Interest Rates
- Environmental Factors
 - Climate Change
 - Preservation v. Development
 - Limited Quantity of Land

IMPENDING CRISIS

WITHOUT A STATE LEVEL EMERGENCY RENTAL ASSISTANCE PROGRAM, MARYLAND IS POISED TO HAVE AN EVICTION CRISIS

- By March, nearly all counties will have exhausted their COVID-era rental assistance funds.
- Renters behind on their rents are set to lose their last backstop to eviction.
- From Housing Crisis to Social Crisis – Counties will largely be the sole responder as the main provider of social services.
- Potential to see a mass eviction wave which was largely held off by county programmatic infrastructure and federal/state funding

IMPENDING CRISIS

DATA FROM UNITED WAY OF CENTRAL MARYLAND

- Approx. 34,000 households will likely face eviction next year, and 17,000 of those are preventable.
- Roughly 1 in 10 evictions results in a shelter entry, meaning 1,700 households (4,420 individuals) will become homeless.
- **This will almost completely reverse all progress that has been made in reducing homelessness in Maryland over the past decade.**



We're All In This Together

Please reach out with any follow up questions or areas of housing policy not addressed in this briefing.

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